

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Tyrone W. Klump, Sr
 Ruthann F. Klump
 Debtors

Case No. 17-10030-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: JEGilmore
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 11

Date Rcvd: Jan 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2020.

db/jdb smg +Tyrone W. Klump, Sr, Ruthann F. Klump, 6571 Sullivan Trail, Pen Argyl, PA 18072-9715
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 cr Wells Fargo Bank N.A., 1 Home Campus, MAC X2303-01A, Des Moines, IA 50328-0001
 cr +Wells Fargo Bank, n.a., Wells Fargo Bank, N.A. - SBL, P.O. Box 29482, Phoenix, AZ 85038-9482

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 25 2020 03:28:21
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 25 2020 03:28:54 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 cr +E-mail/PDF: gecsedirecoverycorp.com Jan 25 2020 03:34:38 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr* +WELLS FARGO BANK, N.A., 1 HOME CAMPUS, MAC X2303-01A, DES MOINES, IA 50328-0001
 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2020 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor JPMORGAN CHASE BANK, N.A.
 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
 CELINE P. DERKRIKORIAN on behalf of Creditor Lafayette Ambassador Bank ecfmail@mwc-law.com
 FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
 ecf_frpa@trusteel3.com
 JASON M. RAPA on behalf of Debtor Tyrone W. Klump, Sr jrapa@rapalegal.com,
 mrapa@rapalegal.com;ssprouse@rapalegal.com;mhine@rapalegal.com
 JASON M. RAPA on behalf of Joint Debtor Ruthann F. Klump jrapa@rapalegal.com,
 mrapa@rapalegal.com;ssprouse@rapalegal.com;mhine@rapalegal.com
 KARINA VELTER on behalf of Creditor Wells Fargo Bank N.A. amps@manleydeas.com
 KARINA VELTER on behalf of Creditor WELLS FARGO BANK, N.A amps@manleydeas.com
 LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
 ecf_frpa@trusteel3.com
 LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.axosfs.com
 ROLANDO RAMOS-CARDONA on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)
 ecfmail@readingchl3.com
 THOMAS I. PULEO on behalf of Creditor JPMORGAN CHASE BANK, N.A. tpuleo@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In re: : Chapter 7
Tyrone W. Klump, Sr. :
and Ruthann F. Klump,
Debtors. : Bankruptcy No. 17-10030-MDC

ORDER

AND NOW, WHEREAS, it appears that on December 16, 2019, Tyrone W. Klump, Sr. and Ruthann F. Klump, (the “Debtors”), caused to be filed a reaffirmation agreement with creditor Wells Fargo Bank, N.A. (the “Reaffirmation Agreement”).¹

AND, no attorney declaration or affidavit has been filed as required by to 11 U.S.C. §524(c)(3).

It is hereby **ORDERED** and **DETERMINED** that:

1. Pursuant to §524(d), a hearing shall be held on **February 19, 2020, at 12:30 p.m., in Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, Pennsylvania** to inform the Debtors (i) that the reaffirmation agreement is not required under this title, under nonbankruptcy law, or under any agreement not made in accordance with the provisions of §524(c); and (ii) of the legal effect and consequences of the proposed reaffirmation agreement and a default under the proposed reaffirmation agreement (the “§524(d) Hearing”).

2. Pursuant to §524(c)(6) and at the §524(d) Hearing, the Court shall determine whether the Reaffirmation Agreement (i) does not impose an undue hardship on the Debtors or a dependent of the Debtors; and (ii) is in the Debtors’ best interest.

3. Pending the conclusion of the §524(d) Hearing, the discharge order under 11 U.S.C. §727(a) shall not be entered. *See* Fed. R. Bankr. P. 4004(c)(1)(K).

¹ Bankr. Docket No 62.

Dated: January 23, 2020



MAGDELINE D. COLEMAN
CHIEF U.S. BANKRUPTCY JUDGE

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